

Information to identify the case:

Debtor 1	<u>Allan D. Kline</u>	Social Security number or ITIN	xxx-xx-4750
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lora C. Kline</u>	Social Security number or ITIN	xxx-xx-4977
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-17874-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Allan D. Kline
fdba Kline Consulting Group LLC, a separate
legal entity

Lora C. Kline
dba Family History Detective LLC

7/19/19

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Allan D. Kline
 Lora C. Kline
 Debtors

Case No. 19-17874-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 36

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db/jdb
 518190264 +Allan D. Kline, Lora C. Kline, 1 Stanwood Court, Medford, NJ 08055-9358
 518190265 +AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518190268 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 518190272 +Berkshire Hathaway Home Services Fox & R, 352 Stokes Road, Suite 1, Medford, NJ 08055-8477
 518190273 +Chase Mortgage, Mail Code: OH4-7302, Po Box 24696, Columbus, OH 43224-0696
 518190274 +Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 518190275 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
 518190276 +Citibank/Sunoco, Citibank Corp/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 518190277 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 518190279 +Equifax Credit Information Services, Inc, PO Box 740241, Atlanta, GA 30374-0241
 518190280 Experian, 29 BROADWAY FL 6, New York, NY 10006-3101
 518190289 +Frank and Cheryl Rubba, 36 Turtle Creek Drive, Medford, NJ 08055-2305
 518190282 +John Morton, Esq., 110 Marter Avenue, Ste 301, Moorestown, NJ 08057-3124
 518190285 +Medford Mill Condominium Association, PO Box 276, Medford, NJ 08055-0276
 518190286 Nissan Motor Acceptance Corp., Attn: Bankruptcy Department, PO Box 660366,
 Dallas, TX 75266-0366
 518190287 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,
 Dallas, TX 75266-0360
 518190288 Phillips & Cohen Associates, Ltd, Mail Stop: 872, 1002 Justinson Street,
 Wilmington, DE 19801-5148
 518190283 +Sandra Kruger, 506 Pine Street, Philadelphia, PA 19106-4111
 518190292 +Trans Union Consumer Solutions, PO Box 2000, Chester, PA 19016-2000
 518190294 +Zwicker and Associates PC, 80 Minuteman Rd., Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2019 00:30:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2019 00:29:57 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518190263 +EDI: AMEREXPR.COM Jul 20 2019 03:48:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 518190266 +EDI: TSYS2.COM Jul 20 2019 03:48:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 518190267 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jul 20 2019 00:30:32
 Bayview Loan Servicing LLC, 4425 Ponce de Leon Blvd, 5th Floor, Miami, FL 33146-1837
 518190269 +EDI: CAPITALONE.COM Jul 20 2019 03:48:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 518190270 +EDI: CAPITALONE.COM Jul 20 2019 03:48:00 Capital One Na,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518190271 +EDI: CHASE.COM Jul 20 2019 03:48:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 518190277 +EDI: CITICORP.COM Jul 20 2019 03:48:00 Citicards Cbna, Citi Bank, Po Box 6077,
 Sioux Falls, SD 57117-6077
 518190278 +EDI: DISCOVER.COM Jul 20 2019 03:48:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 518190281 +EDI: FORD.COM Jul 20 2019 03:48:00 Ford Motor Credit, PO Box 542000,
 Omaha, NE 68154-8000
 518190284 +EDI: FORD.COM Jul 20 2019 03:48:00 Lincoln Automotive Financial Service, Attn: Bankruptcy,
 Po Box 542000, Omaha, NE 68154-8000
 518190290 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synccb/citgo, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060
 518193501 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518190291 +EDI: RMSC.COM Jul 20 2019 03:48:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
 PO Box 965060, Orlando, FL 32896-5060
 518190293 +EDI: WFFC.COM Jul 20 2019 03:48:00 Wells Fargo Bank, Attn: Bankruptcy, Po Box 10438,
 Des Moines, IA 50306-0438

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 36

Date Rcvd: Jul 19, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2019 at the address(es) listed below:

Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org
Kevin Gordon McDonald on behalf of Creditor Bayview Loan Servicing LLC.
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Steven R. Neuner on behalf of Debtor Allan D. Kline sneuner@nv-njlaw.com,
ETomlinson@nv-njlaw.com
Steven R. Neuner on behalf of Joint Debtor Lora C. Kline sneuner@nv-njlaw.com,
ETomlinson@nv-njlaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5